

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michelle Labayen (ML2960)
Law Office of Michelle Labayen
24 Commerce Street
Suite 1300
Newark, NJ 07102
973-622-1584
Email: michelle@labayenlaw.com

In Re:
Carl Savage

Case No.: 20-13694
Chapter: 13
Adv. No.: _____
Hearing Date: 6/08/2022 10:00 AM
Judge: Stacey L. Meisel

CERTIFICATION OF SERVICE

1. I, Raquel Pedroso :

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Law Office of Michelle Labayen, who represents
_____ Debtor _____ in this matter.

☐ am the _____ in this case and am representing myself.

2. On 5/31/2022, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.
Certification in Opposition to Motion to Dismiss

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: 5/31/2022


Signature

| Name and Address of Party Served | Relationship of Party to the Case | Mode of Service |
|--|-----------------------------------|---|
| United States Bankruptcy Court District of New Jersey 50 Walnut Street Newark, NJ 07102 | Court | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550 | Trustee | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102 | U.S Trustee | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| American Education Services PO Box 8183 Harrisburg, PA 17105 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| American Education Svc Attn: Bankruptcy Dept Po Box 2461 Harrisburg, PA 17105 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| American Honda Finance Attn: Bankruptcy Po Box 168088 Irving, TX 75016 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Chex System 7805 Hudson Road suite 100 Saint Paul, MN 55125 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Chrysler Capital PO Box 961275 Fort Worth, TX 76161 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Comenitycapital/bjsclb Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Discover Financial Attn: Bankruptcy Department Po Box 15316 Wilmington, DE 19850 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Equifax POB 740241 Atlanta, GA 30374 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Experian 475 Anton Blvd Costa Mesa, CA 92626 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19114 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Jefferson Capital Systems LLC Po Box 7999 Saint Cloud Mn 56302-9617 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Kentucky Higher Education Assistance Authority Po Box 798 Frankfort, KY 40602 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| LendingClub Attn: Bankruptcy 595 Market St, Ste 200 San Francisco, CA 94105 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| New Jersey Gross Income Tax P.O Box 046 Trenton, NJ 08646 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| New Rez LLC c/o Shellpoint Mortgage Serv Po Box 740039 Cincinnati, OH 45274 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| NewRez LLC d/b/a ShellPoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Portfolio Recovery Associates, LLC c/o Capital One Bank (usa), N.a. POB 41067 Norfolk VA 23541 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Santander Consumer USA Attn: Bankruptcy 10-64-38-Fd7 601 Penn St Reading, PA 19601 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| State of New Jersey HESSA 4 Quakerbridge Plaza Po Box 548 Trenton, NJ 08625 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Synco/PLCC Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-0000 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| TransUnion 555 W. Adams Street Chicago, IL 60661 | Creditor | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.) |
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